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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary**Application No.**

10/040,929

Applicant(s)

DILIP ET AL.

Examiner

KEVIN POE

Art Unit

3693

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
 - If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
 - Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 02 March 2011.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-3,5-14 and 17-23 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-3,5-14 and 17-23 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO/SB/08)
- Paper No(s)/Mail Date _____

- 4) ☐ Interview Summary (PTO-413)
- Paper No(s)/Mail Date _____
- 5) ☐ Notice of Informal Patent Application
- 6) ☐ Other: _____

DETAILED ACTION

1. This office action is in response to applicant's communication of March 2, 2011. Claims 1-3, 5-14, and 17-23 are pending and have been examined. The rejections are stated below.

Response to Amendment

2. Applicant has amended claims 1 and 13.

Claim Rejections - 35 USC § 112

3. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

4. Claims 1-3 and 5-12 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

5. Claim 1 recites "the financial management system querying the user for user information; the financial management system obtaining data comprising user information via a network". This limitation is limitation is indefinite. The user is queried for the financial information but there is not a step indicating that the user provides the user information to the financial management system. Dependent claims 2-3 and 5-12 are also rejected based on their dependence to claim 1.

Claim Rejections - 35 USC § 103

6. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

7. Claims **1-3, 5-8, 10, 12-14, 17-20, and 23** are rejected under 35 U.S.C. 103(a) as being unpatentable over **Rose et al. [US Patent No. 5,770,843]** in view of **[Strydom et al. US Pub No. 2004/0078326 A1]** and further in view of **Steele et al. [2002/0072975 A1]**.

8. Regarding **claims 1, 12, 13, and 23** Rose discloses a method and computer program the financial management system receiving a request from the user to access an account, wherein the request includes account identification information and account access information (name of accounts, PIN number, Figures 5B and 5C, Col. 2 lines 57-65, Col. 3 lines 5-23), the financial management system querying the user for user information (PIN number, Col. 3 lines 5-23), the financial management system authenticating the user's ability to access the account based on the obtain information (Figure 6, Col. 3 lines 13-16), wherein authenticating comprises verifying the user's

ability by comparing user information received from the user with user information obtained (Figure 6, Col. 3 lines 13-16); the financial management system executing a transaction at the request of the user, comprising the financial management system accessing more than one user account at the at least one financial institution and performing a transfer of funds, comprising the financial management system initiating a debit transaction and a credit transaction through an intermediate financial institution distinct from the at least one financial institution (execute transaction, Figure 4, Col. 2 lines 39-52).

Rose does not explicitly disclose receiving login credentials from a user and, in response, logging a user into a financial management system. However Strydom discloses that existing users of the system 10 are required to authenticate themselves before being allowed access to the TBM web site. At each login attempt, the user name and details are checked against the database (0236). Rose does not explicitly disclose if the user's identity is not authenticated, querying the user for additional user information. However Strydom discloses in Figure 43 how the system deals with an incorrect username or password. The user can be queried for his or her password hint (Figure 43, 0236). At the time of the invention it would have been obvious to one of ordinary skill in the art to modify the disclosure of Rose to include the teachings of Strydom to obtain invention specified. The rationale to combine the teachings would be an improved system for displaying an improved system to consolidate and access a plurality of financial accounts.

Rose does not explicitly disclose the financial management system obtaining user information, wherein obtain comprises obtaining user information from third parties in real-time using the received user information on the user's behalf, the third parties including, a credit reporting; service and a department of motor vehicles. However Steele discloses the consumer agrees to release their personal and anonymous information. The ATS uses the personal information and the anonymous information to request third party information for the consumer. The ATS saves third party information for every instance where the consumer agrees to release their personal and/or anonymous information and that information is transmitted to a supplier. The third party in the ATS can be any business providing a report. For example, the third party may be a credit bureau providing a credit report. The third party may be a government department of motor vehicles or government department of transportation providing a record of a driver's qualifications, test results or driver history. At the time of the invention it would have been obvious to one of ordinary skill in the art to modify the disclosure of Rose to include the teachings of Steele to obtain invention specified. The rationale to combine the teachings would be to improved method to minimize risk in electronic commerce.

9. Regarding **claims 2 and 14**, Rose does not explicitly disclose determining a risk associated with the user. However Steele discloses determining a risk associated with the user (0036). At the time of the invention it would have been obvious to one of ordinary skill in the art to modify the disclosure of Rose to include the teachings of

Steele to obtain invention specified. The rationale to combine the teachings would be to improved method to minimize risk in electronic commerce.

10. Regarding **claim 3**, Rose does not explicitly disclose wherein obtaining user information from third parties comprises harvesting data from a web page accessed using the received user information. However Steele teaches wherein obtaining user information from third parties comprises harvesting data from a web page accessed using the received user information (0073). At the time of the invention it would have been obvious to one of ordinary skill in the art to modify the disclosure of Rose to include the teachings of Steele to obtain invention specified. The rationale to combine the teachings would be to improved method to minimize risk in electronic commerce.

11. Regarding **claims 5 and 17**, Rose discloses accessing the account; and handling financial transactions initiated by the user and associated with the account (Col. 2 lines 39-52).

12. Regarding **claims 6 and 18**, Rose discloses further comprising handling financial transactions initiated by the user and associated with the account if the user's ability to access the account is authenticated (Col. 2 lines 39-52, Col. 3 lines 13-16).

13. Regarding **claims 7 and 19**, Rose discloses wherein authenticating the user's ability to access the account comprises verifying one or more of the user's social

security number, name, address, phone number, date of birth, and driver's license number (Col. 3 lines 13-41).

14. Regarding **claims 8 and 20**, Rose discloses authenticating the user's ability to access the account comprises presenting the user with a challenge question to be answered by the user (Col. 3 lines 13-41).

15. Claims **9-11 and 21-22** are rejected under 35 U.S.C. 103(a) as being unpatentable over **Rose et al. [US Patent No. 5,770,843]** in view of **[Strydom et al. US Pub No. 2004/0078326 A1]**, **Steele et al. [2002/0072975 A1]** and further in view of **Yun et al. [US Pub No. 2002/0069122 A1]**.

16. Regarding **claims 9 and 21**. Rose does not disclose initiating a trial deposit/transfer into the account to further authenticate the user's ability to access the account. However Yun teaches initiating a trial deposit/transfer into the account to further authenticate the user's ability to access the account (0014). At the time of the invention it would have been obvious to one of ordinary skill in the art to modify the disclosure of Rose to include the teachings of Yun to obtain invention specified. The rationale to combine the teachings would be an improved system for displaying a consumer's credit and banking portfolio in real-time, enabling the consumer to know available credit and interest rate for each of consumer's credit card accounts and credit balances in the consumer's bank accounts and financial accounts.

17. Regarding **claim 10**, Rose discloses wherein the account is a financial account (Col. 3 lines 18-22).

18. Regarding **claims 11 and 22**, Rose does not disclose requesting a cancelled check associated with the financial account to further authenticate the user's ability to access the financial account, and comparing information on the cancelled check with information obtained from third-party sources. However Yun teaches disclose requesting a cancelled check associated with the financial account to further authenticate the user's ability to access the financial account, and comparing information on the cancelled check with information obtained from third-party sources (0014). At the time of the invention it would have been obvious to one of ordinary skill in the art to modify the disclosure of Rose to include the teachings of Yun to obtain invention specified. The rationale to combine the teachings would be an improved system for displaying a consumer's credit and banking portfolio in real-time, enabling the consumer to know available credit and interest rate for each of consumer's credit card accounts and credit balances in the consumer's bank accounts and financial accounts.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to KEVIN POE whose telephone number is (571)272-9789. The examiner can normally be reached on Monday through Friday 9:30am - 6:00pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, JAMES KRAMER can be reached on 571-272-6783. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

ktp

/JAGDISH N PATEL/

Primary Examiner, Art Unit 3693